



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name HUNTINGTON BANCSHARES INCORPORATED

City/State COLUMBUS, OH

Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 174,064,229

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

HUNTINGTON BANCSHARES INCORPORATED

41 SOUTH HIGH STREET

COLUMBUS, OH 43287

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis.....	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions.....	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1.....	17
Servicing, Securitization and Asset Sale Activities—Part 2.....	18
Servicing, Securitization and Asset Sale Activities—Part 3.....	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	151,966,477			116,932,622			108,027,800			105,427,743			101,176,372		
Net income (\$000)	1,294,716			817,212			1,410,914			1,393,013			1,186,082		
Number of BHCs in peer group	130			128			125			118			108		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.74	2.60	57	2.79	2.77	43	3.02	3.01	44	3.08	3.08	43	3.04	2.92	50
+ Non-interest income	1.21	1.04	66	1.35	1.21	61	1.34	1.32	61	1.24	1.31	56	1.27	1.35	51
- Overhead expense	2.87	2.17	87	2.36	2.57	44	2.53	2.69	44	2.51	2.71	41	2.67	2.72	49
- Provision for credit losses	0.02	-0.09	77	0.93	0.51	86	0.26	0.15	78	0.21	0.14	78	0.21	0.16	76
+ Securities gains (losses)	0.01	0.01	70	0	0.02	3	-0.02	0.01	7	-0.02	0	10	0	0.01	14
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	74	0	0	89	0	0	47
= Pretax net operating income (tax equivalent)	1.06	1.66	8	0.85	1.04	32	1.56	1.56	48	1.57	1.57	46	1.43	1.43	46
Net operating income	0.85	1.26	10	0.70	0.81	34	1.31	1.19	61	1.32	1.24	57	1.17	0.89	75
Net income	0.85	1.26	10	0.70	0.82	33	1.31	1.19	61	1.32	1.24	56	1.17	0.90	74
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.04	3.06	46	3.38	3.55	34	4.25	4.41	38	4.11	4.24	42	3.77	3.80	46
Interest expense	0.06	0.25	9	0.39	0.52	33	0.99	1.08	42	0.78	0.86	46	0.46	0.60	40
Net interest income (tax equivalent)	2.98	2.80	60	2.99	3.01	43	3.26	3.33	42	3.33	3.38	40	3.30	3.19	50
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.22	0.11	80	0.56	0.27	82	0.35	0.21	79	0.20	0.22	62	0.23	0.24	62
Earnings coverage of net loan and lease losses (X)	7.40	39.72	21	4.59	22.91	21	7.30	24.40	30	12.84	21.75	47	10.07	19.67	43
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.81	1.23	88	2.22	1.58	83	1.04	0.83	74	1.03	0.90	70	0.99	0.98	51
Allowance for loan and lease losses / Total loans and leases	1.79	1.20	88	2.19	1.55	84	1.03	0.81	75	1.02	0.89	71	0.98	0.96	52
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.64	0.49	75	0.65	0.71	49	0.63	0.57	61	0.51	0.61	42	0.54	0.72	40
30-89 days past due loans and leases / Total loans and leases	0.52	0.32	79	0.47	0.39	70	0.57	0.43	76	0.60	0.44	77	0.59	0.47	73
Liquidity and Funding															
Net noncore funding dependence	0.92	-2.33	61	4.76	3.20	60	13.44	14.45	50	11.26	16.62	34	15.78	17.03	51
Net short-term noncore funding dependence	-1.66	-7.71	68	-0.61	-4.76	62	6.30	3.38	53	3.84	4.66	35	9.95	4.83	63
Net loans and leases / Total assets	64.10	58.67	64	65.89	61.58	59	69.26	63.77	55	68.88	63.98	52	67.11	62.73	50
Capitalization															
Tier 1 leverage ratio	8.56	8.98	40	9.32	9.13	56	9.26	9.76	41	9.10	9.71	34	9.09	9.53	36
Holding company equity capital / Total assets	11.09	10.71	57	10.56	11.16	42	10.82	12.43	31	10.21	12.22	21	10.38	11.94	28
Total equity capital (including minority interest) / Total assets	11.10	10.82	55	10.56	11.29	40	10.82	12.57	29	10.21	12.27	21	10.38	12.01	26
Common equity tier 1 capital / Total risk-weighted assets	9.33	12.42	5	10	12.38	14	9.88	12.17	17	9.65	12.12	9	10.01	12.19	15
Net loans and leases / Equity capital (X)	5.78	5.53	59	6.24	5.58	67	6.40	5.21	76	6.75	5.29	80	6.47	5.27	71
Cash dividends / Net income	74.06	28.27	97	88.28	42.30	94	48.54	33.12	79	43.81	27.31	82	38.32	31.29	59
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	41.47	10.50	93	12.88	16.68	44	0.20	9.26	11	4.41	7	47	4.48	8.28	45
Equity capital	48.52	7.46	95	10.15	6.99	72	6.24	10.49	40	2.66	7.89	35	4.91	10.18	42
Net loans and leases	37.62	3.36	95	7.38	9.07	51	0.76	9.10	17	7.18	7.89	55	4.63	9.38	37
Noncore funding	-40.53	-14.79	20	-20.11	-12.18	40	5.97	6.59	54	-14.78	10.67	11	38.86	5.59	83
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	14.84	10.95	73	29.95	13.56	81	32.59	13.04	80	26.70	13.37	77	26.60	12.69	78
Equity investment in subsidiaries / Equity capital	101.20	103.22	45	97.51	102.81	20	110.31	103.22	83	104.93	103.10	63	109.29	102.10	82
Cash from ops + noncash items + op expense / Op expense + dividends	108.81	154.48	32	180.79	147.24	73	77.73	190.27	9	236.87	174.91	79	61.59	148.20	11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	3,525,493	3,015,518	3,468,572	3,234,687	2,762,011	16.91	65.46
Income from lease financing receivables.....	187,809	124,424	127,998	122,963	121,521	50.94	71.45
Fully taxable income on loans and leases.....	3,675,407	3,123,292	3,582,143	3,343,439	2,868,268	17.68	65.44
Tax-exempt income on loans and leases.....	37,895	16,650	14,427	14,211	15,264	127.60	102.74
Estimated tax benefit on income on loans and leases.....	10,073	4,530	3,949	3,610	8,232	122.37	2.94
Income on loans and leases (tax equivalent).....	3,723,375	3,144,472	3,600,519	3,361,260	2,891,764	18.41	65.48
Investment interest income (tax equivalent).....	506,666	529,939	617,335	610,386	593,485	-4.39	15.80
Interest on balances due from depository institutions.....	11,421	6,451	14,560	10,151	4,640	77.04	515.36
Interest income on other earning assets.....	8,901	6,257	18,845	26,549	20,465	42.26	-28.06
Total interest income (tax equivalent).....	4,250,363	3,687,119	4,251,259	4,008,346	3,510,354	15.28	57.31
Interest on time deposits of \$250K or more	1,932	8,476	24,813	13,850	3,709	-77.21	
Interest on time deposits < \$250K.....	2,889	38,575	139,138	108,418	27,793	-92.51	
Interest on foreign office deposits	0	0	0	0	0		-100.00
Interest on other deposits	40,406	149,697	420,540	268,632	148,118	-73.01	-49.41
Interest on other borrowings and trading liabilities.....	8,074	180,597	346,462	312,627	204,940	-95.53	-93.77
Interest on subordinated debt and mandatory convertible securities	35,347	45,498	56,648	56,101	46,522	-22.31	13.09
Total interest expense.....	88,648	422,843	987,601	759,628	431,082	-79.04	-66.27
Net interest income (tax equivalent).....	4,161,715	3,264,276	3,263,658	3,248,718	3,079,272	27.49	70.63
Non-interest income.....	1,836,881	1,573,458	1,452,108	1,302,265	1,282,048	16.74	64.28
Adjusted operating income (tax equivalent)	5,998,596	4,837,734	4,715,766	4,550,983	4,361,320	24.00	68.64
Overhead expense.....	4,361,895	2,758,365	2,731,116	2,647,334	2,701,749	58.13	79.69
Provision for credit losses.....	24,513	1,089,104	276,182	226,051	211,723		-85.53
Securities gains (losses)	8,754	-793	-24,031	-21,420	-4,346		
Other tax equivalent adjustments	0	0	1	1,510	0		
Pretax net operating income (tax equivalent).....	1,616,469	993,230	1,685,887	1,658,194	1,443,502	62.75	75.63
Applicable income taxes	293,919	154,855	248,466	235,533	208,009	89.80	41.35
Tax equivalent adjustments	25,254	21,116	26,460	29,601	49,601	19.60	2976.00
Applicable income taxes (tax equivalent).....	319,173	175,971	274,926	265,134	257,610	81.38	52.89
Minority interest	2,580	47	47	47	-190	5389.36	
Net income before discontinued operations, net of minority interest	1,294,716	817,212	1,410,914	1,393,013	1,186,082	58.43	81.89
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,294,716	817,212	1,410,914	1,393,013	1,186,082	58.43	81.89
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,297,296	817,259	1,410,961	1,393,060	1,185,892	58.74	82.30
Investment securities income (tax equivalent).....	506,666	529,939	617,335	610,386	593,485	-4.39	15.80
US Treasury and agency securities (excluding mortgage-backed securities)	8,040	10,283	11,557	13,905	16,158	-21.81	-53.45
Mortgage-backed securities	395,104	414,457	466,122	445,299	428,176	-4.67	38.07
All other securities	103,522	105,199	139,656	151,182	149,151	-1.59	-22.81
Cash dividends declared.....	958,827	721,464	684,921	610,322	454,555	32.90	181.96
Common	827,295	621,096	611,227	540,740	378,978	33.20	201.08
Preferred.....	131,532	100,368	73,694	69,582	75,577	31.05	101.51

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.80	2.85	44	3.15	3.27	37	3.94	4	46	3.80	3.87	44	3.47	3.47	50
Less: Interest expense	0.06	0.23	9	0.36	0.48	36	0.91	0.98	46	0.72	0.79	50	0.43	0.55	40
Equals: Net interest income (tax equivalent)	2.74	2.60	57	2.79	2.77	43	3.02	3.01	44	3.08	3.08	43	3.04	2.92	50
Plus: Non-interest income	1.21	1.04	66	1.35	1.21	61	1.34	1.32	61	1.24	1.31	56	1.27	1.35	51
Equals: adjusted operating income (tax equivalent)	3.95	3.70	68	4.14	4.04	62	4.37	4.41	48	4.32	4.46	42	4.31	4.33	50
Less: Overhead expense	2.87	2.17	87	2.36	2.57	44	2.53	2.69	44	2.51	2.71	41	2.67	2.72	49
Less: Provision for credit losses	0.02	-0.09	77	0.93	0.51	86	0.26	0.15	78	0.21	0.14	78	0.21	0.16	76
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	70	0	0.02	3	-0.02	0.01	7	-0.02	0	10	0	0.01	14
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	74	0	0	89	0	0	47
Equals: Pretax net operating income (tax equivalent)	1.06	1.66	8	0.85	1.04	32	1.56	1.56	48	1.57	1.57	46	1.43	1.43	46
Less: Applicable income taxes (tax equivalent)	0.21	0.38	11	0.15	0.23	26	0.25	0.36	22	0.25	0.33	21	0.25	0.55	17
Less: Minority interest	0	0	86	0	0	78	0	0	73	0	0	72	0	0	1
Equals: Net operating income	0.85	1.26	10	0.70	0.81	34	1.31	1.19	61	1.32	1.24	57	1.17	0.89	75
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	0.85	1.26	10	0.70	0.82	33	1.31	1.19	61	1.32	1.24	56	1.17	0.90	74
Memo: Net income (last four quarters)	0.85	1.26	10	0.70	0.82	33	1.31	1.19	61	1.32	1.24	56	1.17	0.91	74
Net income—BHC and noncontrolling (minority) interest	0.85	1.27	9	0.70	0.83	33	1.31	1.20	61	1.32	1.25	55	1.17	0.91	74
Margin Analysis															
Average earning assets / Average assets	92.04	93.08	35	93.31	92.32	65	92.56	91.05	66	92.42	91.48	59	92.10	91.61	55
Average interest-bearing funds / Average assets	62.63	61.99	61	65.93	64.06	65	68.94	65.57	69	67.85	65.56	67	66.40	65.75	55
Interest income (tax equivalent) / Average earning assets	3.04	3.06	46	3.38	3.55	34	4.25	4.41	38	4.11	4.24	42	3.77	3.80	46
Interest expense / Average earning assets	0.06	0.25	9	0.39	0.52	33	0.99	1.08	42	0.78	0.86	46	0.46	0.60	40
Net interest income (tax equivalent) / Average earning assets	2.98	2.80	60	2.99	3.01	43	3.26	3.33	42	3.33	3.38	40	3.30	3.19	50
Yield or Cost															
Total loans and leases (tax equivalent)	3.79	4.01	37	3.91	4.27	28	4.75	5.09	28	4.61	4.95	28	4.23	4.52	35
Interest-bearing bank balances	0.15	0.14	71	0.20	0.27	30	1.76	2.04	33	1.55	1.64	40	1.27	1.05	81
Federal funds sold and reverse repos		0.25			0.68			2.44			2.17			1.41	
Trading assets	0.14	0.45	62	0.15	0.60	59	0.70	0.99	57	0.71	1.11	52	0.24	1.11	42
Total earning assets	3.02	3.04	45	3.36	3.51	34	4.23	4.36	40	4.09	4.20	45	3.71	3.73	49
Investment securities (tax equivalent)	1.55	1.77	37	2.29	2.25	53	2.74	2.76	50	2.62	2.68	46	2.54	2.47	57
US Treasury and agency securities (excluding mortgage-backed securities)	1.88	1.14	86	2.67	1.75	88	2.53	2.32	73	2.57	2.05	81	2.47	1.62	91
Mortgage-backed securities	1.34	1.57	30	2.09	2.05	51	2.52	2.61	37	2.43	2.50	46	2.28	2.23	59
All other securities	1.98	2.81	23	2.97	3.24	43	3.69	4.06	46	3.58	4.20	43	3.53	3.66	50
Interest-bearing deposits	0.05	0.21	9	0.30	0.53	21	0.94	1.10	41	0.65	0.81	38	0.33	0.49	32
Time deposits of \$250K or more	0.31	0.66	14	1.56	1.42	62	2.25	1.96	70	1.81	1.44	78			
Time deposits < \$250K	0.10	0.62	3	1.34	1.36	50	2.52	1.82	92	2.22	1.29	95			
Other domestic deposits	0.05	0.15	13	0.24	0.36	31	0.76	0.93	39	0.50	0.67	37			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.02	0.17	16	0.94	0.62	80	2.07	1.86	60	1.62	1.51	51	0.31	0.94	22
Other borrowed funds and trading liabilities	0.13	1.27	14	1.92	1.50	74	3.40	2.38	88	3.10	2.28	87	2.12	1.77	77
All interest-bearing funds	0.09	0.37	6	0.55	0.74	31	1.33	1.49	38	1.06	1.19	42	0.64	0.82	37

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	1,836,881	1,573,458	1,452,108	1,302,265	1,282,048
Fiduciary activities income	172,615	145,609	141,864	139,933	132,011
Service charges on deposit accounts - domestic	346,293	277,726	340,202	331,486	319,888
Trading revenue.....	64,841	131,157	115,416	69,568	56,121
Investment banking fees and commissions.....	138,020	115,827	109,506	85,866	49,949
Insurance activities revenue.....	82,472	75,707	68,085	60,802	61,178
Venture capital revenue.....	36,209	11,994	11,799	5,775	7,550
Net servicing fees	26,006	-43,263	6,583	28,066	47,297
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	334,985	373,273	159,538	117,616	185,144
Other non-interest income.....	635,440	485,428	499,115	463,153	422,910
Total overhead expenses	4,361,895	2,758,365	2,731,116	2,647,334	2,701,749
Personnel expense.....	2,332,241	1,689,653	1,651,406	1,556,775	1,520,727
Net occupancy expense.....	547,502	335,176	314,860	328,406	374,693
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	47,996	40,798	48,999	53,166	56,707
Other operating expenses.....	1,434,156	692,738	715,851	708,987	749,622
Fee income on mutual funds and annuities.....	41,621	38,011	36,186	38,303	39,402
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	20,067	15,422	15,323	15,624	15,412
Average personnel expense per employee.....	116.22	109.56	107.77	99.64	98.67
Average assets per employee.....	7,572.95	7,582.20	7,050.04	6,747.81	6,564.78

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.27	2.17	52	2.42	2.02	62	2.49	2.72	51	2.94	3.08	52	3.07	2.85
Overhead expenses / Net Interest Income + non-interest income	73.02	59.28	93	57.27	62.28	34	58.24	61.29	40	58.53	60.88	37	62.66	63.61
Percent of Average Assets														
Total overhead expense	2.87	2.17	87	2.36	2.57	44	2.53	2.69	44	2.51	2.71	41	2.67	2.72
Personnel expense.....	1.53	1.21	83	1.44	1.30	65	1.53	1.41	61	1.48	1.44	52	1.50	1.42
Net occupancy expense.....	0.36	0.23	91	0.29	0.26	65	0.29	0.28	59	0.31	0.28	62	0.37	0.29
Other operating expenses.....	0.98	0.72	85	0.63	0.94	22	0.71	0.97	30	0.72	0.97	26	0.80	1
Overhead less non-interest income	1.66	1.10	90	1.01	1.25	33	1.18	1.32	34	1.28	1.38	38	1.40	1.34
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	72.72	58.83	93	57.02	61.82	34	57.91	60.64	43	58.17	60.37	39	61.95	62.73
Personnel expense.....	38.88	32.93	81	34.93	32.36	65	35.02	32.39	64	34.21	32.51	58	34.87	32.93
Net occupancy expense.....	9.13	6.23	87	6.93	6.58	56	6.68	6.52	54	7.22	6.48	66	8.59	6.70
Other operating expenses.....	24.71	19.18	87	15.16	22.28	13	16.22	21.20	21	16.75	20.90	23	18.49	22.41
Total non-interest income	30.62	27.67	60	32.52	28.83	62	30.79	29.23	65	28.62	28.50	60	29.40	31.08
Fiduciary activities income	2.88	2.20	65	3.01	2.09	68	3.01	1.97	70	3.07	2.14	68	3.03	2.38
Service charges on domestic deposit accounts	5.77	3.27	86	5.74	3.27	86	7.21	3.88	90	7.28	4.15	86	7.33	4.28
Trading revenue.....	1.08	0.62	81	2.71	1.28	82	2.45	1.18	84	1.53	0.85	83	1.29	0.90
Investment banking fees and commissions.....	2.30	2.58	64	2.39	2.46	65	2.32	3.54	61	1.89	3.42	52	1.15	3.62
Insurance activities revenue.....	1.37	0.36	85	1.56	0.41	85	1.44	0.47	84	1.34	0.47	82	1.40	0.55
Venture capital revenue.....	0.60	0.04	93	0.25	0.01	93	0.25	0.02	91	0.13	0.02	91	0.17	0.01
Net servicing fees	0.43	0.60	62	-0.89	0.01	13	0.14	0.28	54	0.62	0.65	63	1.08	0.60
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	5.58	3.30	77	7.72	3.92	79	3.38	1.86	79	2.58	1.61	73	4.25	1.67
Other non-interest income.....	10.59	9.27	68	10.03	9.65	63	10.58	10.04	66	10.18	9.86	60	9.70	10.77
Overhead less non-interest income	42.09	30.52	86	24.49	31.93	28	27.12	31.06	32	29.56	31.46	36	32.55	31.19
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.18	21.18	17	15.59	18.63	26	14.74	20.56	10	14.20	19.04	17	14.41	32.99
Applicable income tax + TE / Pretax net operating income + TE	19.75	22.67	12	17.72	21.18	18	16.31	23.23	6	15.99	21.56	13	17.85	37.95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	50,796,969	32,425,785	30,923,150	31,072,440	30,028,988	56.66	70.57
Commercial and industrial loans	32,538,833	26,412,389	22,656,545	22,602,984	19,914,337	23.20	68.42
Loans to individuals	20,853,849	18,384,259	17,891,637	17,273,179	16,070,194	13.43	47.24
Loans to depository institutions and acceptances of other banks	702,635	559,800	493,451	602,797	578,022	25.52	105.98
Agricultural loans	207,825	81,779	70,693	75,123	63,516	154.13	222.43
Other loans and leases	8,496,695	5,018,985	4,245,884	4,077,128	3,949,308	69.29	124.13
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	113,596,806	82,882,997	76,281,360	75,703,651	70,604,365	37.06	68.39
Less: Allowance for loan and lease losses	2,030,190	1,814,299	783,351	772,313	690,745	11.90	218.01
Net loans and leases	111,566,616	81,068,698	75,498,009	74,931,338	69,913,620	37.62	66.96
Debt securities that reprice or mature in over 1 year	39,213,255	23,683,724	21,369,227	20,525,026	22,194,116	65.57	84.75
Mutual funds and equity securities	240,377	59,363	54,320	21,355	19,806	304.93	1349.19
Subtotal	151,020,248	104,811,785	96,921,556	95,477,719	92,127,542	44.09	71.49
Interest-bearing bank balances	4,103,275	5,392,838	226,495	1,617,089	354,962	-23.91	2233.69
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,651,441	1,636,223	1,782,939	1,819,953	1,758,751	0.93	5.02
Trading assets	641,386	1,119,386	544,941	303,488	214,472	-42.70	78.12
Total earning assets	157,457,869	112,986,732	99,542,051	99,218,249	94,462,266	39.36	74.60
Non-interest-bearing cash and due from depository institutions	1,349,206	1,046,056	949,920	980,563	1,117,569	28.98	31.92
Premises, fixed assets, and leases	1,479,312	955,974	972,514	790,424	864,273	54.74	81.40
Other real estate owned	9,261	3,883	10,748	23,019	32,777	138.50	-81.82
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	13,768,581	8,045,003	7,526,588	7,769,189	7,707,620	71.14	80.10
Total assets	174,064,229	123,037,648	109,001,821	108,781,444	104,184,505	41.47	74.56
Quarterly average assets	173,708,606	120,679,946	108,603,616	106,411,242	102,499,123	43.94	73.01
Average loans and leases (YTD)	98,328,852	80,508,795	75,792,170	72,870,483	68,430,358	22.13	68.15
Memoranda							
Loans held-for-sale	1,676,439	1,274,913	877,417	803,621	487,814	31.49	226.82
Loans not held-for-sale	111,920,367	81,608,084	75,403,943	74,900,030	70,116,551	37.14	67.18
Real estate loans secured by 1–4 family	30,861,969	22,003,716	21,055,613	20,906,517	19,169,643	40.26	70.18
Commercial real estate loans	19,755,281	10,295,624	9,788,822	10,089,327	10,782,794	91.88	70.81
Construction and land development	2,398,135	1,209,969	1,263,556	1,302,358	1,711,633	98.20	28.48
Multifamily	3,306,741	1,245,705	966,654	979,371	986,530	165.45	268.50
Nonfarm nonresidential	14,050,405	7,839,950	7,558,612	7,807,598	8,084,631	79.22	59.63
Real estate loans secured by farmland	179,719	126,445	78,715	76,596	76,551	42.13	124.62
Total investment securities	41,146,592	25,405,810	23,272,606	22,366,334	23,979,212	61.96	80.29
U.S. Treasury securities	4,993	5,000	10,213	4,968	5,480	-0.14	-9.17
US agency securities (excluding mortgage-backed securities)	441,369	308,241	457,759	477,243	601,578	43.19	-34.71
Municipal securities	3,528,722	3,007,249	3,058,468	3,444,544	3,883,061	17.34	8.37
Mortgage-backed securities	34,477,780	21,384,509	19,072,272	18,060,084	18,925,651	61.23	92.55
Asset-backed securities	282,487	191,648	564,371	300,480	432,366	47.40	-62.79
Other debt securities	2,170,864	449,800	55,203	57,660	111,270	382.63	971.43
Mutual funds and equity securities	240,377	59,363	54,320	21,355	19,806	304.93	1349.19
Available-for-sale securities	28,459,611	16,485,358	14,148,686	13,780,338	14,888,262	72.64	89.54
U.S. Treasury securities	4,993	5,000	10,213	4,968	5,480	-0.14	-9.17
US agency securities (excluding mortgage-backed securities)	248,417	61,948	164,745	126,317	69,561	301.01	237.79
Municipal securities	3,526,528	3,004,331	3,054,691	3,439,944	3,877,693	17.38	8.51
Mortgage-backed securities	22,226,322	12,772,631	10,299,463	9,850,969	10,372,086	74.02	107.58
Asset-backed securities	282,487	191,648	564,371	300,480	432,366	47.40	-62.79
Other debt securities	2,170,864	449,800	55,203	57,660	111,270	382.63	971.43
Mutual funds and equity securities	0	0	0	0	19,806		-100.00
Held-to-maturity securities appreciation (depreciation)	42,777	393,674	116,252	-278,302	-119,795	-89.13	
Available-for-sale securities appreciation (depreciation)	-163,431	310,223	85,526	-327,933	-259,059		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	21,683,228	14,419,989	3,752,171	4,509,190	6,126,749	50.37	333.31

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	43,470,404	28,731,853	20,391,211	21,959,933	21,680,341	51.30	89.38
NOW, ATS and transaction accounts	39,836,600	2,018,611	2,884,696	2,262,686	1,411,951	1873.47	581.08
Time deposits less brokered deposits < \$250K	2,173,558	-2,371,755	1,764,897	2,966,298	-860,807		
MMDA and other savings accounts	56,277,095	66,396,478	53,938,886	53,072,076	51,227,290	-15.24	30.60
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	141,757,657	94,775,187	78,979,690	80,260,993	73,458,775	49.57	90.34
Time deposits of \$250K or more	656,121	241,439	944,441	1,156,401	358,275	171.75	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	320,229	70,553	1,040,675	2,003,981	1,317,546	353.88	-74.34
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	1,248,676	1,985,580	3,603,280	876,729	6,320,818	-37.11	-61.68
Other borrowings w/remaining maturity over 1 year	3,834,338	5,604,286	6,876,710	6,637,519	5,294,770	-31.58	-38.49
Brokered deposits < \$250K	1,085,614	4,111,775	2,571,883	3,515,717	3,360,869	-73.60	
Noncore funding	7,144,978	12,013,633	15,036,989	14,190,347	16,652,278	-40.53	-40.42
Trading liabilities	120,437	117,015	103,975	187,461	83,156	2.92	47.21
Subordinated notes and debentures + trust preferred securities	2,088,325	914,978	1,208,874	1,227,056	1,329,422	128.24	63.87
Other liabilities	3,634,961	2,224,495	1,877,546	1,813,885	1,846,965	63.41	129.85
Total liabilities	154,746,358	110,045,308	97,207,074	97,679,742	93,370,596	40.62	73.08
Equity Capital							
Perpetual preferred stock (including surplus)	2,176,599	2,195,898	1,207,482	1,207,482	1,075,606	-0.88	102.37
Common stock	14,440	10,223	10,245	10,506	10,753	41.25	32.65
Common surplus	15,212,304	8,776,189	8,800,943	9,176,509	9,702,130	73.34	54.02
Retained earnings	2,202,345	1,877,659	2,088,184	1,361,346	588,357	17.29	
Accumulated other comprehensive income	-229,940	191,562	-256,505	-608,860	-528,246		
Other equity capital components	-79,320	-59,191	-55,602	-45,281	-34,691		
Total holding company equity capital	19,296,428	12,992,340	11,794,747	11,101,702	10,813,909	48.52	87.20
Noncontrolling (minority) interest in subsidiaries	21,443	0	0	0	0		
Total equity capital, including minority interest	19,317,871	12,992,340	11,794,747	11,101,702	10,813,909	48.69	87.40
Total liabilities and capital	174,064,229	123,037,648	109,001,821	108,781,444	104,184,505	41.47	74.56
Memoranda							
Non-interest-bearing deposits	43,470,404	28,731,853	20,391,211	21,959,933	21,680,341	51.30	89.38
Interest-bearing deposits	100,028,988	70,396,548	62,104,803	62,973,178	55,497,578	42.09	89.54
Total deposits	143,499,392	99,128,401	82,496,014	84,933,111	77,177,919	44.76	89.49
Long-term debt that reprices within 1 year	0	298,282	299,483	299,619	299,677	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	12,992,340	11,794,747	11,101,702	10,813,909	10,308,146		
Accounting restatements	0	-306,269	548	-579	0		
Net income	1,294,716	817,212	1,410,914	1,393,013	1,186,082		
Net sale of new perpetual preferred stock	-215,064	988,415	0	494,383	0		
Net sale of new common stock	-557,058	-24,781	-375,529	-897,497	-188,598		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	20,129	3,589	10,322	10,590	3,549		
Changes incident to business combinations	7,182,470	0	0	0	0		
Less: Dividends declared	958,827	721,464	684,921	610,322	454,555		
Change in other comprehensive income	-421,502	448,069	352,355	-80,615	-33,617		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-518	0	0	0	0		
Holding company equity capital, ending balance	19,296,428	12,992,340	11,794,747	11,101,702	10,813,909		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	29.18	36.25	32	26.35	36.22	30	28.37	37.78	32	28.56	37.19	33	28.82	35.54	36
Commercial and industrial loans	18.69	10.76	83	21.47	13.52	86	20.79	12.02	83	20.78	12.85	80	19.11	12.62	75
Loans to individuals	11.98	3.36	89	14.94	3.40	93	16.41	4.20	92	15.88	4.31	92	15.42	4.47	90
Loans to depository institutions and acceptances of other banks	0.40	0.02	93	0.45	0.03	94	0.45	0.04	92	0.55	0.05	92	0.55	0.06	90
Agricultural loans.....	0.12	0.18	65	0.07	0.19	60	0.06	0.24	56	0.07	0.30	57	0.06	0.21	56
Other loans and leases.....	4.88	4.47	61	4.08	4.63	56	3.90	5.01	49	3.75	5	45	3.79	5.10	42
Net loans and leases.....	64.10	58.67	64	65.89	61.58	59	69.26	63.77	55	68.88	63.98	52	67.11	62.73	50
Debt securities over 1 year.....	22.53	19.46	65	19.25	15.55	68	19.60	14.60	76	18.87	14.63	71	21.30	14.83	81
Mutual funds and equity securities	0.14	0.06	80	0.05	0.05	62	0.05	0.06	61	0.02	0.06	47	0.02	0.06	44
Subtotal	86.76	79.22	80	85.19	78.16	75	88.92	79.65	89	87.77	79.97	78	88.43	79.31	85
Interest-bearing bank balances	2.36	8.50	12	4.38	7.51	29	0.21	3.06	3	1.49	3.04	39	0.34	3.46	7
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	0.95	1.56	48	1.33	1.68	52	1.64	1.91	62	1.67	1.96	64	1.69	1.86	60
Trading assets	0.37	0.49	69	0.91	1.01	73	0.50	1.19	70	0.28	1.33	71	0.21	1.34	59
Total earning assets.....	90.46	91.77	34	91.83	91.05	59	91.32	89.53	68	91.21	89.74	65	90.67	89.84	59
Non-interest cash and due from depository institutions.....	0.78	0.82	48	0.85	1.07	33	0.87	1.14	29	0.90	1.21	28	1.07	1.22	37
Other real estate owned.....	0.01	0.01	46	0	0.02	25	0.01	0.03	33	0.02	0.04	44	0.03	0.05	45
All other assets.....	8.77	7.35	67	7.32	7.82	41	7.81	9.27	32	7.89	8.98	36	8.26	8.86	42
Memoranda															
Short-term investments	3.31	11.47	15	5.71	11.17	27	1.84	7.63	21	3.16	7.80	41	2.03	8.69	24
U.S. Treasury securities.....	0	1.47	22	0	0.84	36	0.01	1.03	32	0	1.04	36	0.01	1.02	33
US agency securities (excluding mortgage-backed securities)	0.25	0.82	45	0.25	0.63	47	0.42	0.54	57	0.44	0.69	58	0.58	0.75	60
Municipal securities	2.03	1.73	61	2.44	1.69	68	2.81	1.34	77	3.17	1.62	76	3.73	1.60	80
Mortgage-backed securities	19.81	14.14	77	17.38	11.75	78	17.50	11.44	80	16.60	11.13	81	18.17	11.06	85
Asset-backed securities	0.16	0.50	61	0.16	0.32	65	0.52	0.28	76	0.28	0.33	70	0.42	0.30	75
Other debt securities	1.25	0.53	78	0.37	0.42	61	0.05	0.39	45	0.05	0.41	47	0.11	0.38	54
Loans held-for-sale.....	0.96	0.55	77	1.04	0.52	79	0.80	0.39	77	0.74	0.30	82	0.47	0.33	72
Loans held for investment	64.30	58.06	66	66.33	61.72	61	69.18	63.50	55	68.85	63.93	53	67.30	62.63	50
Real estate loans secured by 1–4 family	17.73	11.46	77	17.88	11.91	75	19.32	13.29	73	19.22	13.46	73	18.40	13.44	69
Revolving	4.74	1.42	96	5.72	1.66	96	7.12	2.07	97	7.49	2.27	96	7.84	2.40	95
Closed-end, secured by first liens	12.87	9.67	70	12.03	9.81	63	11.98	10.69	59	11.42	10.57	56	10.12	10.35	47
Closed-end, secured by junior liens	0.12	0.17	51	0.13	0.22	45	0.21	0.28	55	0.32	0.31	59	0.44	0.34	68
Commercial real estate loans	11.35	22.69	22	8.37	22.22	20	8.98	22.23	23	9.27	21.58	25	10.35	19.88	29
Construction and land development	1.38	3.34	28	0.98	3.40	21	1.16	3.44	29	1.20	3.51	27	1.64	3.25	33
Multifamily.....	1.90	3.57	36	1.01	3.12	24	0.89	3.01	23	0.90	2.72	31	0.95	2.54	32
Nonfarm nonresidential	8.07	14.57	26	6.37	14.72	24	6.93	14.69	27	7.18	14.44	28	7.76	13.30	33
Real estate loans secured by farmland.....	0.10	0.30	57	0.10	0.33	55	0.07	0.36	48	0.07	0.41	48	0.07	0.32	50

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	44.72	61.05	25	39.12	57.15	22	40.54	57.46	24	41.04	56.49	26	42.53	54.84	31
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	27.17	19.86	74	26.55	19.43	72	27.60	20.75	72	27.62	21.10	72	27.15	21.45	65
Real estate loans secured by 1–4 family.....	7.26	2.43	95	8.49	2.64	97	10.17	3.15	98	10.76	3.50	96	11.57	3.77	96
Revolving	19.90	17.24	66	18.06	16.59	59	17.43	17.39	52	16.86	17.39	48	15.59	17.41	40
Closed-end.....	17.39	37.86	21	12.42	34.63	13	12.83	33.52	17	13.33	32.14	20	15.27	29.99	24
Construction and land development.....	2.11	5.65	25	1.46	5.26	17	1.66	5.09	23	1.72	5.20	22	2.42	4.90	33
1–4 family.....	0.35	1.18	38	0.22	0.93	32	0.30	0.94	38	0.32	1.02	36	0.43	0.89	45
Other.....	1.76	4.40	23	1.24	4.19	17	1.35	4.02	22	1.40	4.05	23	1.99	3.90	28
Multifamily.....	2.91	5.78	32	1.50	4.96	18	1.27	4.69	17	1.29	4.10	24	1.40	3.84	26
Nonfarm nonresidential	12.37	24.56	26	9.46	22.93	20	9.91	22.15	23	10.31	21.40	26	11.45	20.03	30
Owner-occupied.....	5	8.29	35	4.96	7.68	34	5.22	7.72	37	5.47	8.03	36	5.79	7.58	40
Other.....	7.37	15.94	23	4.49	14.95	13	4.69	14.34	14	4.84	13.38	17	5.66	12.45	25
Real estate loans secured by farmland.....	0.16	0.54	54	0.15	0.54	51	0.10	0.55	47	0.10	0.63	47	0.11	0.51	50
Loans to depository institutions and acceptances of other banks.....	0.62	0.04	93	0.68	0.06	93	0.65	0.11	90	0.80	0.12	89	0.82	0.17	86
Commercial and industrial loans	28.64	18.86	78	31.87	22.17	83	29.70	19.53	82	29.86	20.32	79	28.21	20.53	73
Loans to individuals	18.36	6.24	84	22.18	6.13	89	23.45	7.13	91	22.82	7.36	89	22.76	7.61	89
Credit card loans	0.50	0.53	74	0.72	0.65	76	0.97	0.81	75	1.19	1.02	76	1.09	1.12	75
Agricultural loans.....	0.18	0.34	64	0.10	0.32	59	0.09	0.37	55	0.10	0.46	57	0.09	0.33	57
Other loans and leases.....	7.48	8.75	58	6.06	9.09	53	5.57	9.85	46	5.39	9.66	41	5.59	10.32	40
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	317.12	391.81	36	260.57	381.27	25	290.70	391.26	33	303.13	379.80	36	306.39	366.85	39
Real estate loans secured by 1–4 family.....	192.67	126.06	79	176.82	125.03	71	197.94	138.18	72	203.96	137.84	78	195.59	138.55	75
Revolving	51.52	15.44	96	56.54	17.42	96	72.96	21.26	98	79.44	23.33	97	83.31	25.05	97
Closed-end.....	141.15	108.85	73	120.28	106.14	58	124.98	115.20	56	124.51	112.79	58	112.28	111.69	53
Commercial real estate loans	123.33	245.88	23	82.74	234.65	19	92.02	229.44	23	98.43	219.72	25	110.02	204.45	32
Construction and land development.....	14.97	35.95	28	9.72	35.62	23	11.88	34.95	28	12.71	35.36	29	17.46	32.91	37
1–4 family.....	2.49	7.42	40	1.47	6.34	32	2.18	6.61	40	2.34	7.04	38	3.10	6.16	45
Other.....	12.49	28.11	27	8.25	28.16	20	9.70	27.32	28	10.37	27.26	27	14.36	26.01	37
Multifamily.....	20.64	38.66	36	10.01	32.74	21	9.09	31.04	23	9.55	27.85	30	10.07	25.95	32
Nonfarm nonresidential	87.72	158.05	27	63	155.06	22	71.06	152.10	26	76.17	147.22	30	82.49	137.03	36
Owner-occupied.....	35.46	52.99	35	33.07	52.37	33	37.45	53.07	39	40.41	54.89	40	41.73	51.62	44
Other.....	52.26	102.54	26	29.94	100.54	17	33.61	97.41	20	35.75	91.80	24	40.76	84.09	30
Real estate loans secured by farmland.....	1.12	3.22	56	1.02	3.44	52	0.74	3.60	46	0.75	4.02	49	0.78	3.31	50
Loans to depository institutions and acceptances of other banks.....	4.39	0.21	94	4.50	0.28	93	4.64	0.44	92	5.88	0.54	92	5.90	0.68	90
Commercial and industrial loans	203.14	114.45	84	212.25	139.91	82	212.99	122.02	85	220.51	128.82	82	203.19	126.55	79
Loans to individuals	130.19	34.55	90	147.74	37.47	92	168.19	43.51	94	168.51	42.67	94	163.97	44.83	92
Credit card loans	3.56	2.77	76	4.78	3.30	77	6.94	4.34	77	8.79	5.31	79	7.82	5.73	76
Agricultural loans.....	1.30	1.86	65	0.66	1.88	58	0.66	2.18	55	0.73	2.72	59	0.65	1.88	61
Other loans and leases.....	53.04	51.06	63	40.33	49.54	56	39.91	52.44	51	39.77	51.79	48	40.30	52.78	42
Supplemental															
Non-owner occupied CRE loans / Gross loans	12.87	30.07	13	7.91	27.32	10	8.15	26.45	11	8.57	24.79	12	10.06	23.09	17
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	91.27	195.33	20	52.68	183.76	14	58.46	178.57	17	63.29	167.93	20	72.46	156.17	25
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	126.72	252.85	21	85.75	240.85	17	95.91	236.10	20	103.70	225.98	22	114.19	210.40	27

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	3.31	11.47	15	5.71	11.17	27	1.84	7.63	21	3.16	7.80	41	2.03	8.69	24
Liquid assets	23.45	29.03	35	23.77	26.22	48	19.49	22.44	51	19.71	22.72	52	20.37	24.04	51
Investment securities	23.64	21.63	59	20.65	17.85	64	21.35	16.99	73	20.56	17.27	69	23.02	17.35	76
Net loans and leases	64.10	58.67	64	65.89	61.58	59	69.26	63.77	55	68.88	63.98	52	67.11	62.73	50
Net loans, leases and standby letters of credit	64.51	59.49	63	66.38	62.48	60	69.84	64.84	53	69.54	65.07	52	67.64	63.89	49
Core deposits	81.44	75.71	67	77.03	70.67	60	72.46	63.09	69	73.78	62.13	74	70.51	61.26	64
Noncore funding	4.10	10.30	23	9.76	14.13	44	13.80	19.36	39	13.04	21.34	32	15.98	22.32	41
Time deposits of \$250K or more	0.38	1.58	12	0.20	2.11	6	0.87	2.94	14	1.06	2.89	22	0.34	2.57	8
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0.18	1.23	32	0.06	1.47	25	0.95	1.94	50	1.84	1.97	62	1.26	2.23	51
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0.18	0.54	48	0.06	0.54	42	0.95	0.48	64	1.84	0.54	77	1.26	0.73	66
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.72	1	55	1.61	1.24	67	3.31	3.01	57	0.81	3.67	22	6.07	3.96	72
Earning assets that reprice within 1 year	33.21	37.37	41	34.06	39.38	35	36.37	39.29	38	38.05	40.29	41	36.08	41.61	31
Interest-bearing liabilities that reprice within 1 year	3.79	6.39	36	4.62	8.20	34	6.61	10.19	26	6.45	10.01	33	3.98	8.46	22
Long-term debt that reprices within 1 year	0	0.26	30	0.24	0.47	67	0.27	0.96	58	0.28	1.34	57	0.29	1.58	55
Net assets that reprice within 1 year	29.42	29.65	45	29.21	29.11	45	29.49	26.63	57	31.32	27.38	55	31.82	29.77	49
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.92	-2.33	61	4.76	3.20	60	13.44	14.45	50	11.26	16.62	34	15.78	17.03	51
Net short-term noncore funding dependence	-1.66	-7.71	68	-0.61	-4.76	62	6.30	3.38	53	3.84	4.66	35	9.95	4.83	63
Short-term investment / Short-term noncore funding	177.13	273.46	41	109.98	184.19	37	24.77	77.77	34	48.36	66.46	52	18.73	74.86	22
Liquid assets - short-term noncore funding / Nonliquid assets	28.19	36.68	39	24.37	28.18	51	14.96	16.97	53	16.41	16.04	63	11.98	18.16	48
Net loans and leases / Total deposits	77.75	72.79	61	81.78	79.43	58	91.52	90.31	48	88.22	90.08	44	90.59	90.14	49
Net loans and leases / Core deposits	78.70	78.25	53	85.54	88.34	50	95.59	103.93	40	93.36	105	33	95.17	105.65	39
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.30	0.12	65	3.55	1.57	79	1.18	0.72	76	-2.94	-0.82	11	-1.31	-0.31	15
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.13	-0.25	24	2.80	4.31	32	0.87	1.36	41	-3.46	-1.98	14	-2.84	-0.77	5
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	30.25	14.28	77	34.88	11.38	86	38.97	12.67	85	38.29	16.19	81	37.91	15.76	80
Available-for-sale securities	69.17	83.77	24	64.89	87.23	14	60.80	85.40	13	61.61	81.88	18	62.09	84.24	19
U.S. Treasury securities	0.01	6.70	22	0.02	4.72	35	0.04	6.15	30	0.02	6.99	34	0.02	6.96	31
US agency securities (excluding mortgage-backed securities)	1.07	4.12	44	1.21	4.01	46	1.97	3.49	51	2.13	4.02	55	2.51	4.42	57
Municipal securities	8.58	8.22	64	11.84	9.83	64	13.14	7.75	73	15.40	9.16	68	16.19	9.31	71
Mortgage-backed securities	83.79	66.54	77	84.17	66.64	73	81.95	67.43	69	80.75	65.45	72	78.93	65.34	71
Asset-backed securities	0.69	2.50	61	0.75	1.91	65	2.43	1.66	75	1.34	2.05	68	1.80	1.74	71
Other debt securities	5.28	3.08	76	1.77	3.01	52	0.24	2.94	40	0.26	2.79	41	0.46	2.57	49
Mutual funds and equity securities	0.58	0.29	77	0.23	0.35	59	0.23	0.40	56	0.10	0.42	43	0.08	0.51	38
Debt securities 1 year or less	4.01	7.78	44	6.44	10.55	42	7.66	11.86	48	8.14	11.91	55	7.33	11.79	47
Debt securities 1 to 5 years	3.28	18.25	16	2.39	17.03	16	2.08	17.94	16	1.71	19.18	12	3.48	18.80	20
Debt securities over 5 years	92.02	71.11	88	90.83	69.86	79	89.75	66.02	83	90.05	64.73	85	89.08	64.73	83
Pledged securities	52.70	32.26	80	56.76	35.67	75	16.12	30.57	32	20.16	33.30	39	25.55	34.58	42
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-18.13	27.98	18	249.80	183.32	71	-41.54	26.69	4	62.61	6.77	92	20.90	19.19	70
Investment securities	61.96	31.36	82	9.17	23.62	32	4.05	11.75	44	-6.73	9.42	13	5.07	8.45	51
Core deposits	49.57	16.94	93	20	26.88	28	-1.60	11.23	4	9.26	7.29	67	-1.37	12.19	13
Noncore funding	-40.53	-14.79	20	-20.11	-12.18	40	5.97	6.59	54	-14.78	10.67	11	38.86	5.59	83

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	49,488,188	36,822,487	34,521,249	33,310,622	30,969,040
Commit: Secured commercial real estate loans	3,446,333	1,511,892	1,534,115	1,384,276	1,559,389
Commit: Unsecured real estate loans	286,151	194,659	209,665	240,961	191,027
Credit card lines (reported semiannually, June/Dec)	3,509,556	3,253,552	3,492,644	3,910,905	3,130,079
Securities underwriting	0	0	0	0	0
Standby letters of credit	714,980	609,418	623,643	710,329	559,560
Commercial and similar letters of credit	36,585	21,529	8,162	14,256	21,442
Securities lent	200,424	178,586	212,854	0	0
Credit derivatives - notional amount (holding company as guarantor)	1,187,687	754,428	869,897	761,254	600,275
Credit derivatives - notional amount (holding company as beneficiary)	2,809,411	2,656,490	2,155,924	1,498,411	1,182,500
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	1,187,687	754,428	869,897	761,254	600,275
Derivative Contracts					
Interest rate futures and forward contracts	10,139,400	8,975,500	1,800,036	850,985	721,538
Written options contracts (interest rate)	2,053,184	6,603,175	2,250,651	380,523	508,362
Purchased options contracts (interest rate)	1,380,798	16,976,873	10,795,238	0	0
Interest rate swaps	53,018,709	42,895,008	39,166,110	25,235,296	27,225,665
Futures and forward foreign exchange	3,368,519	2,413,469	2,167,946	2,173,275	1,706,583
Written options contracts (foreign exchange)	182,250	152,286	2,360	7,906	8,939
Purchased options contracts (foreign exchange)	182,250	152,286	2,360	7,906	8,939
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	261	1,535	21,249	123,607	9,570
Written options contracts (commodity and other)	72,585	79,309	156,639	171,200	49,730
Purchased options contracts (commodity and other)	72,585	79,309	156,638	171,200	49,730
Commodity and other swaps	1,617,128	2,308,986	3,112,469	3,601,968	2,106,856

Percent of Total Assets

	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)	28.43	22.78	72	29.93	22.01	79	31.67	23.52	78	30.62	24.05	75	29.73	24.03	72
Standby letters of credit	0.41	0.65	44	0.50	0.71	48	0.57	0.84	48	0.65	0.92	48	0.54	0.96	42
Commercial and similar letters of credit	0.02	0.02	72	0.02	0.02	68	0.01	0.02	55	0.01	0.02	57	0.02	0.03	61
Securities lent	0.12	0.10	86	0.15	0.18	83	0.20	0.40	81	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0.68	0.24	81	0.61	0.35	75	0.80	0.42	77	0.70	0.52	84	0.58	0.30	85
Credit derivatives - notional amount (holding company as beneficiary)	1.61	0.18	93	2.16	0.30	93	1.98	0.52	92	1.38	0.75	91	1.14	0.55	89
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.68	0.13	87	0.61	0.30	82	0.80	0.45	84	0.70	0.69	85	0.58	0.59	84
Derivative contracts	41.41	46.30	77	65.54	48.62	80	54.71	68.47	73	30.08	65.81	63	31.09	75.35	65
Interest rate contracts	38.26	32.46	77	61.32	34.36	83	49.55	47.31	74	24.33	43.84	59	27.31	53.66	64
Interest rate futures and forward contracts	5.83	3.25	84	7.29	6.21	82	1.65	10.67	68	0.78	11.40	63	0.69	13.82	58
Written options contracts (interest rate)	1.18	1.41	70	5.37	2.18	89	2.06	2.47	75	0.35	2.16	47	0.49	2.60	51
Purchased options contracts (interest rate)	0.79	1.31	74	13.80	1.46	93	9.90	2.65	88	0	2.32	23	0	2.37	21
Interest rate swaps	30.46	20.49	80	34.86	20.83	82	35.93	28.86	80	23.20	26.74	73	26.13	25.60	77
Foreign exchange contracts	2.14	6.30	77	2.21	6.01	78	1.99	10.12	76	2.01	10.92	78	1.66	9.40	72
Futures and forward foreign exchange contracts	1.94	3.78	80	1.96	3.47	80	1.99	5.23	80	2	5.22	80	1.64	4.53	77
Written options contracts (foreign exchange)	0.10	0.04	87	0.12	0.03	85	0	0.05	78	0.01	0.14	79	0.01	0.06	78
Purchased options contracts (foreign exchange)	0.10	0.04	87	0.12	0.04	86	0	0.08	78	0.01	0.13	79	0.01	0.06	79
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	1.01	0.92	84	2.01	1.86	83	3.16	3.32	81	3.74	4.08	85	2.13	3.81	79
Commodity and other futures and forward contracts	0	0.07	86	0	0.14	85	0.02	0.19	84	0.11	0.25	85	0.01	0.30	81
Written options contracts (commodity and other)	0.04	0.32	80	0.06	0.52	79	0.14	0.98	79	0.16	1.48	75	0.05	1.21	70
Purchased options contracts (commodity and other)	0.04	0.21	81	0.06	0.37	78	0.14	0.94	78	0.16	1.29	76	0.05	1.12	69
Commodity and other swaps	0.93	0.31	87	1.88	0.32	88	2.86	0.38	88	3.31	0.40	92	2.02	0.29	87
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	50.33	44.98	69	45.74	42.82	72	45.55	45.53	69	45.71	44.93	68	45.26	46.60	60

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	72,087,669	80,637,736	59,631,696	32,723,866	32,395,912
Interest rate contracts	66,592,091	75,450,556	54,012,035	26,466,804	28,455,565
Foreign exchange contracts.....	3,733,019	2,718,041	2,172,666	2,189,087	1,724,461
Equity, commodity, and other contracts	1,762,559	2,469,139	3,446,995	4,067,975	2,215,886
Derivatives Position					
Futures and forwards	13,508,180	11,390,504	3,989,231	3,147,867	2,437,691
Written options	2,308,019	6,834,770	2,409,650	559,629	567,031
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	2,308,019	6,834,770	2,409,650	559,629	567,031
Purchased options	1,635,633	17,208,468	10,954,236	179,106	58,669
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,635,633	17,208,468	10,954,236	179,106	58,669
Swaps	54,635,837	45,203,994	42,278,579	28,837,264	29,332,521
Held for trading.....	50,572,516	50,682,401	33,154,696	27,846,866	24,020,912
Interest rate contracts	45,286,453	45,495,221	27,535,035	21,589,804	20,080,565
Foreign exchange contracts.....	3,523,504	2,718,041	2,172,666	2,189,087	1,724,461
Equity, commodity, and other contracts	1,762,559	2,469,139	3,446,995	4,067,975	2,215,886
Non-traded.....	21,515,153	29,955,335	26,477,000	4,877,000	8,375,000
Interest rate contracts	21,305,638	29,955,335	26,477,000	4,877,000	8,375,000
Foreign exchange contracts.....	209,515	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	71,288,517	75,029,811	57,732,083	33,040,144	32,695,478
One year or less	13,673,829	18,720,797	7,358,545	4,021,364	2,956,120
Over 1 year to 5 years	34,643,993	32,518,232	38,751,197	15,567,814	17,213,317
Over 5 years	22,970,695	23,790,782	11,622,341	13,450,966	12,526,041
Gross negative fair value (absolute value)	743,626	1,033,428	520,885	403,949	330,671
Gross positive fair value.....	1,064,755	1,946,236	856,477	500,366	321,853
Held for trading.....	805,920	1,227,455	600,890	455,886	299,626
Non-traded.....	258,835	718,781	255,587	44,480	22,227
Current credit exposure on risk-based capital derivative contracts	844,845	1,885,741	839,827	474,246	314,806
Credit losses on derivative contracts	-1,851	5,499	7,903	117	-415
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	92.38	94.17	28	93.57	94.10	28	90.58	93.44	26	80.88	92.91	19	87.84	92.20	25
Foreign exchange contracts	5.18	3.47	75	3.37	3.49	71	3.64	3.20	71	6.69	3.39	80	5.32	3.53	74
Equity, commodity, and other contracts	2.45	1.14	81	3.06	1.17	79	5.78	1.64	82	12.43	1.93	90	6.84	1.94	86
Futures and forwards	18.74	11.16	75	14.13	14.05	62	6.69	13.49	46	9.62	12.78	60	7.52	13.23	48
Written options	3.20	6.28	46	8.48	8.18	62	4.04	5.91	53	1.71	6.60	35	1.75	6.68	36
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	3.20	5.96	49	8.48	7.73	65	4.04	5.10	56	1.71	5.49	39	1.75	5.27	39
Purchased options	2.27	3.27	59	21.34	3.42	96	18.37	4.42	90	0.55	4.19	47	0.18	4.73	37
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	2.27	2.87	61	21.34	2.86	96	18.37	3.35	91	0.55	3.20	53	0.18	3.32	42
Swaps	75.79	74.26	39	56.06	68.76	28	70.90	69.75	43	88.12	70.34	60	90.54	68.94	67
Held for trading	70.15	40.42	58	62.85	43.53	50	55.60	44.16	50	85.10	46.31	64	74.15	46.32	60
Interest rate contracts	62.82	34.15	63	56.42	36.62	56	46.18	37.24	54	65.98	38.40	60	61.98	37.84	59
Foreign exchange contracts	4.89	1.68	83	3.37	1.60	81	3.64	1.60	80	6.69	1.85	88	5.32	2.10	83
Equity, commodity, and other contracts	2.45	0.60	85	3.06	0.68	85	5.78	0.83	87	12.43	1.14	94	6.84	1.01	90
Non-traded	29.85	59.58	41	37.15	56.47	49	44.40	55.84	50	14.90	53.69	35	25.85	53.68	39
Interest rate contracts	29.56	56.71	42	37.15	53.82	50	44.40	52.22	50	14.90	50.60	37	25.85	51.23	42
Foreign exchange contracts	0.29	0.40	79	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	98.89	92.53	60	93.05	91.48	39	96.81	93.86	45	100.97	94.47	82	100.92	95.63	82
One year or less	18.97	27.56	50	23.22	32.05	51	12.34	32.17	38	12.29	32.51	36	9.12	31.96	28
Over 1 year to 5 years	48.06	27.01	79	40.33	27.06	70	64.98	30.45	91	47.57	31.16	80	53.13	31.85	83
Over 5 years	31.86	29.89	53	29.50	29.56	52	19.49	28.09	42	41.10	28.71	66	38.67	29.43	62
Gross negative fair value (absolute value)	1.03	0.98	54	1.28	1.55	50	0.87	0.83	54	1.23	0.72	88	1.02	0.69	79
Gross positive fair value	1.48	1.34	62	2.41	2.23	57	1.44	1.19	65	1.53	0.85	91	0.99	0.71	75
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.04	77	0.09	0.07	81	0.05	0.06	81	0.04	0.06	77	0.04	0.06	75
Gross positive fair value (X)	0.07	0.05	78	0.18	0.09	87	0.09	0.07	83	0.05	0.06	80	0.04	0.06	73
Held for trading (X)	0.06	0.04	79	0.11	0.07	78	0.06	0.06	79	0.05	0.05	80	0.03	0.05	77
Non-traded (X)	0.02	0.01	76	0.06	0.02	90	0.03	0.01	83	0	0.01	66	0	0.01	48
Current credit exposure (X)	0.06	0.04	79	0.17	0.06	88	0.09	0.05	82	0.05	0.04	81	0.03	0.04	76
Credit losses on derivative contracts	-0.01	0	1	0.05	0	97	0.08	0	98	0	0	94	0	0	1
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.64	0.46	77	2.12	0.85	86	0.96	0.73	80	0.55	0.53	81	0.39	0.53	74

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	1,814,299	783,351	772,313	690,745	638,413
Gross losses	382,109	540,325	362,155	267,823	252,776
Write-downs, transfers to loans held-for-sale	0	0	0	0	75
Recoveries	167,235	90,802	97,011	123,340	93,385
Net losses	214,874	449,523	265,144	144,483	159,391
Provision for loan and lease losses	-879	1,089,104	276,182	226,051	211,723
Adjustments	431,644	391,367	0	0	0
Ending balance	2,030,190	1,814,299	783,351	772,313	690,745
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0	-0.09	72	0.93	0.51	86	0.26	0.15	78	0.21	0.14	78	0.21	0.16	76
Provision for loan and lease losses / Average loans and leases	0	-0.16	72	1.35	0.82	82	0.36	0.24	78	0.31	0.24	76	0.31	0.28	72
Provision for loan and lease losses / Net loan and lease losses	-0.41	-105.48	63	242.28	487.86	31	104.16	130.58	38	156.46	134.68	70	132.83	143.18	63
Allowance for loan and lease losses / Total loans and leases not held for sale	1.81	1.23	88	2.22	1.58	83	1.04	0.83	74	1.03	0.90	70	0.99	0.98	51
Allowance for loan and lease losses / Total loans and leases	1.79	1.20	88	2.19	1.55	84	1.03	0.81	75	1.02	0.89	71	0.98	0.96	52
Allowance for loan and lease losses / Net loans and leases losses (X)	9.45	21.39	43	4.04	11.58	21	2.95	8.03	32	5.35	7.54	55	4.33	8.39	44
Allowance for loan and lease losses / Nonaccrual assets	274.17	364.13	46	324.82	299.17	65	160.83	218.72	52	212.47	214.03	62	194.21	178.03	64
ALLL / 90+ days past due + nonaccrual loans and leases	219.02	287.08	46	256.69	244.34	62	121.85	151.73	49	144.25	160.51	57	152.50	136.22	66
Gross loan and lease losses / Average loans and leases	0.39	0.19	87	0.67	0.34	83	0.48	0.28	81	0.37	0.30	73	0.37	0.33	71
Recoveries / Average loans and leases	0.17	0.08	90	0.11	0.07	76	0.13	0.08	82	0.17	0.09	87	0.14	0.09	77
Net losses / Average loans and leases	0.22	0.11	80	0.56	0.27	82	0.35	0.21	79	0.20	0.22	62	0.23	0.24	62
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	76
Recoveries / Prior year-end losses	30.95	34.67	54	25.07	33.98	41	36.22	36.22	60	48.79	41.30	70	37.77	33.49	65
Earnings coverage of net loan and lease losses (X)	7.40	39.72	21	4.59	22.91	21	7.30	24.40	30	12.84	21.75	47	10.07	19.67	43
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.02	63	0.13	0.04	82	0.08	0.01	92	0	0.02	27	0.04	0.02	65
Real estate loans secured by 1–4 family	-0.02	-0.02	39	0.04	0.01	79	0.06	0.01	90	0.05	0.01	75	0.07	0.03	71
Revolving	-0.02	-0.07	48	0.11	0.01	85	0.11	0.02	82	0.07	0.03	65	0.08	0.09	53
Closed-end	-0.02	-0.01	39	0.01	0	60	0.03	0	83	0.03	0.01	73	0.06	0.02	81
Commercial real estate loans	0.06	0.04	73	0.32	0.07	90	0.12	0.01	94	-0.11	0.01	2	-0.01	0.01	32
Construction and land development	-0.01	0	28	0	0	39	0.09	-0.01	94	0.01	-0.03	80	0.01	-0.02	72
1–4 family	-0.01	0	14	0	0	28	0.09	0	98	0	-0.01	26	-0.06	0	7
Other	0	0	33	0	0	32	0	-0.01	77	0.01	-0.02	84	0.07	-0.01	90
Multifamily	-0.01	0.01	9	-0.05	0	3	-0.01	0	14	-0.06	0	8	0	-0.01	78
Nonfarm nonresidential	0.09	0.05	77	0.43	0.11	88	0.14	0.02	94	-0.14	0.02	0	-0.01	0.03	20
Owner-occupied	-0.01	0.01	6	0.13	0.02	93	0.14	0.01	97	0	0.01	55	0.09	0.01	93
Other	0.11	0.04	82	0.31	0.08	88	0	0.01	55	-0.14	0.01	0	-0.10	0.01	1
Real estate loans secured by farmland	-0.15	0	4	0.45	0.02	95	0.59	0.01	99	0.51	0	95	0.13	0.01	89
Commercial and industrial loans	0.30	0.17	77	1.10	0.47	87	0.42	0.37	66	0.07	0.31	20	0.08	0.39	24
Loans to individuals	0.29	0.71	28	0.53	1.13	32	0.71	1.17	39	0.68	1.16	43	0.58	1.25	32
Credit card loans	1.69	1.84	47	4.47	2.92	81	7.24	3.11	91	5.14	2.92	90	4.04	2.92	79
Agricultural loans	-0.05	0.02	14	0.38	0.19	84	0.07	0.08	72	-0.22	0.15	5	1.10	0.18	90
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.58	0.10	90	0.38	0.15	82	0.43	0.15	85	0.28	0.14	77	0.93	0.15	94

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases	593,274		391,401		432,525		457,743		417,883						
90+ days past due loans and leases	211,020		174,760		174,328		171,927		103,813						
Nonaccrual loans and leases	715,920		532,057		468,561		363,485		349,127						
Total past due and nonaccrual loans and leases	1,520,214		1,098,218		1,075,414		993,155		870,823						
Restructured 30-89 days past due	42,045		52,475		77,356		66,800		68,910						
Restructured 90+ days past due	30,422		25,442		29,100		27,617		27,150						
Restructured nonaccrual	149,262		182,749		185,754		178,407		184,278						
Total restructured loans and leases	221,729		260,666		292,210		272,824		280,338						
30-89 days past due loans held for sale	4,197		1,747		1,573		2,074		3,619						
90+ days past due loans held for sale	244		2,182		2,046		332		788						
Nonaccrual loans held for sale	266		298		0		24,279		0						
Total past due and nonaccrual loans held for sale	4,707		4,227		3,619		26,685		4,407						
Restructured loans and leases in compliance	492,763		648,293		646,723		744,517		809,953						
Other real estate owned	9,261		3,883		10,748		23,019		32,777						
Other Assets															
30-89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	24,556		26,500		18,499		0		6,538						
Total other assets past due and nonaccrual	24,556		26,500		18,499		0		6,538						
Percent of Loans and Leases															
30-89 days past due loans and leases	0.52	0.32	79	0.47	0.39	70	0.57	0.43	76	0.60	0.44	77	0.59	0.47	73
90+ days past due loans and leases	0.19	0.10	78	0.21	0.12	79	0.23	0.15	78	0.23	0.17	73	0.15	0.20	63
Nonaccrual loans and leases	0.63	0.46	77	0.64	0.66	53	0.61	0.51	66	0.48	0.54	47	0.49	0.63	40
90+ days past due and nonaccrual loans and leases	0.82	0.62	74	0.85	0.85	60	0.84	0.71	65	0.71	0.75	55	0.64	0.88	35
30-89 days past due restructured	0.04	0.01	88	0.06	0.01	89	0.10	0.01	93	0.09	0.02	90	0.10	0.02	88
90+ days past due restructured	0.03	0	88	0.03	0.01	88	0.04	0.01	89	0.04	0.01	87	0.04	0.01	86
Nonaccrual restructured	0.13	0.10	67	0.22	0.13	78	0.24	0.14	76	0.24	0.16	73	0.26	0.20	70
30-89 days past due loans held for sale	0	0	83	0	0	82	0	0	87	0	0	85	0.01	0	85
90+ days past due loans held for sale	0	0	83	0	0	87	0	0	89	0	0	88	0	0	87
Nonaccrual loans held for sale	0	0	80	0	0.01	76	0	0	40	0.03	0	91	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.52	0.32	79	0.47	0.40	70	0.57	0.43	76	0.60	0.44	77	0.59	0.47	73
90+ days past due assets	0.19	0.10	78	0.21	0.12	79	0.23	0.15	78	0.23	0.18	73	0.15	0.20	63
Nonaccrual assets	0.65	0.47	77	0.67	0.67	58	0.64	0.53	69	0.48	0.57	46	0.50	0.64	41
30+ days past due and nonaccrual assets	1.36	0.97	75	1.36	1.29	63	1.43	1.19	70	1.31	1.26	63	1.24	1.39	55
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.55	0.36	77	0.60	0.52	66	0.61	0.44	75	0.49	0.48	62	0.44	0.54	37
90+ days past due and nonaccrual assets + other real estate owned	0.55	0.37	77	0.60	0.55	62	0.62	0.48	69	0.51	0.52	52	0.47	0.59	35
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.74	0.41	84	1.03	0.60	89	1.13	0.53	94	1.13	0.60	90	1.24	0.72	89
Allowance for loan and lease losses	63.56	62.64	61	69.57	66.66	61	157.34	115.41	76	158.67	118.28	77	186.45	129.01	79
Equity capital + allowance for loan and lease losses	6.05	3.60	83	8.52	4.97	85	9.80	4.28	92	10.32	4.79	92	11.19	5.78	91
Tier 1 capital + allowance for loan and lease losses	7.84	4.30	85	9.79	6.05	85	11.59	5.65	91	11.95	6.16	90	13.14	7.35	89
Loans and leases + other real estate owned	1.14	0.71	82	1.52	0.97	82	1.62	0.85	91	1.62	0.96	86	1.82	1.15	84

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.63	0.26	88	0.64	0.39	82	0.73	0.38	86	0.82	0.42	88	0.87	0.44	88
	90+ days past due		0.35	0.12	84	0.46	0.16	85	0.47	0.16	84	0.49	0.22	79	0.30	0.26	74
	Nonaccrual.....		0.77	0.52	77	0.87	0.76	67	0.58	0.46	67	0.69	0.57	71	0.71	0.69	62
Commercial and industrial	30–89 days past due		0.28	0.24	66	0.08	0.23	22	0.09	0.31	20	0.15	0.30	32	0.07	0.32	15
	90+ days past due		0.04	0.04	67	0	0.03	33	0	0.05	31	0	0.05	27	0.01	0.05	43
	Nonaccrual.....		0.82	0.57	73	0.90	0.75	66	1.19	0.83	72	0.58	0.76	49	0.59	0.93	40
Individuals	30–89 days past due		0.63	0.63	54	0.76	0.83	51	0.84	0.83	49	0.87	0.84	47	0.77	0.97	45
	90+ days past due		0.05	0.09	58	0.08	0.14	55	0.09	0.17	54	0.09	0.16	55	0.07	0.19	46
	Nonaccrual.....		0.02	0.17	33	0.03	0.28	27	0.05	0.17	39	0.03	0.23	25	0.04	0.24	32
Depository institution loans	30–89 days past due		0	0.01	45	0	0	46	0	0	47	0	0	47	0	0	46
	90+ days past due		0	0	47	0	0	46	0	0	49	0	0	47	0	0.05	44
	Nonaccrual.....		0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Agricultural	30–89 days past due		0.44	0.07	92	0.05	0.17	61	0.03	0.24	56	0.45	0.17	80	0.11	0.17	66
	90+ days past due		0	0	86	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual.....		1.09	0.70	82	0.73	0.49	76	0.77	0.67	73	0.93	0.75	73	0.87	0.96	72
Foreign governments	30–89 days past due			0.50			0			0.07			0.01			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.15			0.09			0.03			0.06			0.06	
Other loans and leases	30–89 days past due		0.59	0.12	90	0.52	0.18	84	0.87	0.20	91	0.45	0.17	83	0.48	0.20	84
	90+ days past due		0.14	0.01	96	0.20	0.01	95	0.26	0.01	93	0.15	0.01	96	0.03	0.02	77
	Nonaccrual.....		0.59	0.09	90	0.11	0.15	62	0.23	0.13	76	0.27	0.14	78	0.24	0.10	78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.92	0.46	84	0.88	0.65	76	1	0.67	78	1.04	0.71	80	1.26	0.74	81
	90+ days past due	0.52	0.24	84	0.60	0.33	83	0.66	0.31	82	0.69	0.46	78	0.39	0.49	71
	Nonaccrual	0.64	0.71	54	0.73	0.89	52	0.63	0.73	50	0.65	0.86	46	0.82	0.97	54
Revolving	30–89 days past due	1	0.28	92	0.47	0.48	53	0.57	0.45	62	0.60	0.50	60	0.57	0.61	58
	90+ days past due	0.16	0.02	90	0.15	0.03	88	0.13	0.05	83	0.15	0.05	81	0.12	0.07	76
	Nonaccrual	0.77	1.18	61	0.76	1.13	53	0.58	1	46	0.54	1.17	42	0.58	1.17	46
Closed-end	30–89 days past due	0.90	0.49	80	1.07	0.65	80	1.25	0.70	83	1.32	0.75	82	1.77	0.79	87
	90+ days past due	0.65	0.26	83	0.81	0.38	84	0.96	0.35	84	1.04	0.53	82	0.60	0.57	75
Junior lien	Nonaccrual	0.60	0.67	51	0.71	0.87	52	0.66	0.70	53	0.72	0.84	48	1.01	0.96	60
	30–89 days past due	0.02	0.01	77	0.03	0.02	72	0.06	0.02	87	0.05	0.03	77	0.04	0.03	66
	90+ days past due	0.01	0	89	0.01	0	89	0.01	0	88	0.02	0	86	0.03	0	91
	Nonaccrual	0.03	0.03	56	0.03	0.04	48	0.06	0.04	69	0.05	0.06	59	0.11	0.07	71
Commercial real estate	30–89 days past due	0.15	0.15	64	0.10	0.26	39	0.12	0.18	44	0.32	0.17	80	0.18	0.18	55
	90+ days past due	0.01	0.01	68	0.01	0.02	66	0.02	0.03	63	0.02	0.03	64	0.10	0.04	83
	Nonaccrual	0.96	0.38	88	1.16	0.62	82	0.47	0.23	81	0.78	0.28	95	0.50	0.34	75
Construction and development	30–89 days past due	0.08	0.17	62	0.31	0.28	68	0.28	0.28	67	0.46	0.21	81	0.60	0.23	84
	90+ days past due	0.05	0.01	90	0.11	0.01	95	0.11	0.02	91	0.07	0.02	83	0.16	0.03	88
	Nonaccrual	0.04	0.20	44	0.11	0.41	48	0.14	0.20	64	0.12	0.19	56	0.08	0.24	40
1–4 family	30–89 days past due	0.06	0.02	85	0.17	0.03	89	0.15	0.06	81	0.25	0.06	90	0.49	0.07	93
	90+ days past due	0.03	0	93	0.05	0	95	0.06	0	94	0.01	0	92	0.14	0	98
Other	Nonaccrual	0	0.01	67	0.02	0.03	70	0	0.02	30	0	0.02	28	0	0.03	28
	30–89 days past due	0.02	0.13	57	0.13	0.22	59	0.13	0.20	65	0.21	0.13	75	0.11	0.13	62
	90+ days past due	0.02	0	92	0.06	0	96	0.05	0.01	89	0.06	0.02	84	0.02	0.02	71
	Nonaccrual	0.04	0.16	55	0.09	0.35	52	0.14	0.17	69	0.12	0.15	62	0.08	0.18	46
Multifamily	30–89 days past due	0.14	0.07	77	0	0.09	22	0.05	0.08	60	0.15	0.10	76	0.02	0.07	53
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	79	0	0.01	36
	Nonaccrual	0.03	0.17	56	0.07	0.11	56	0.05	0.05	66	0.09	0.08	69	1	0.10	98
Nonfarm non-residential	30–89 days past due	0.16	0.13	70	0.08	0.23	38	0.10	0.14	46	0.32	0.17	81	0.10	0.17	40
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	51	0.01	0.03	60	0.09	0.04	82
Owner Occupied	Nonaccrual	1.33	0.45	92	1.50	0.80	83	0.57	0.28	81	0.98	0.30	95	0.53	0.38	67
	30–89 days past due	0.13	0.04	86	0.08	0.07	62	0.07	0.07	61	0.22	0.09	86	0.06	0.07	52
	90+ days past due	0	0	37	0	0	33	0	0.01	57	0.01	0.01	62	0.05	0.02	80
Other	Nonaccrual	0.62	0.17	92	0.99	0.27	96	0.53	0.16	91	0.60	0.17	94	0.31	0.21	68
	30–89 days past due	0.03	0.08	60	0.01	0.14	28	0.03	0.07	42	0.10	0.07	71	0.04	0.09	42
	90+ days past due	0	0	37	0	0.01	33	0	0.01	63	0	0.01	66	0.05	0.02	82
	Nonaccrual	0.72	0.23	87	0.51	0.44	63	0.04	0.10	41	0.38	0.13	86	0.22	0.14	70
Farmland	30–89 days past due	3.90	0.10	98	2.40	0.11	96	3.32	0.23	99	6.77	0.25	98	1.94	0.27	96
	90+ days past due	7.66	0	99	13.07	0	99	7.81	0.01	99	5.86	0.01	98	6.06	0.06	98
	Nonaccrual	2.90	0.69	89	2.37	1.13	78	1.84	0.84	77	2.11	1.23	77	1.81	1.07	72
Credit card	30–89 days past due	0.70	0.81	34	1.03	0.95	54	1.51	1.19	71	1.49	1.22	69	1.25	1.08	56
	90+ days past due	0.25	0.45	40	0.35	0.63	34	0.72	0.78	47	0.54	0.73	38	0.49	0.75	35
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017											
Common Equity Tier 1 Capital																
Common stock plus related surplus	15,147,424	8,727,221	8,755,586	9,141,734	9,678,192											
Retained earnings	2,640,040	2,330,424	2,088,184	1,361,346	588,357											
Accumulated other comprehensive income (AOCI)	-229,940	191,562	-256,505	-608,860	-528,246											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	17,557,524	11,249,207	10,587,265	9,894,220	9,738,303											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	5,538,489	2,171,032	2,197,004	2,232,394	2,225,442											
Accumulated other comprehensive income-related adjustments	-229,940	191,563	-256,505	-608,860	-528,246											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	12,248,975	8,886,612	8,646,766	8,270,686	8,041,107											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	12,248,975	8,886,612	8,646,766	8,270,686	8,041,107											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	2,176,599	2,195,898	1,207,482	1,207,482	1,075,606											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	2,176,599	2,195,898	1,207,482	1,207,482	1,075,606											
Less: Additional tier 1 capital deductions	0	0	0	0	6,475											
Additional tier 1 capital	2,176,599	2,195,898	1,207,482	1,207,482	1,069,131											
Tier 1 Capital																
Tier 2 Capital																
Tier 2 capital instruments and related surplus	838,300	340,359	392,198	504,709	617,855											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	701,221	320,324	279,632	270,527	250,740											
Allowance for loan and lease losses in tier 2 capital	1,281,339	1,112,760	887,060	868,208	777,919											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity					330											
Tier 2 capital before deductions	2,820,860	1,773,443	1,558,890	1,643,444	1,646,844											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	2,820,860	1,773,443	1,558,890	1,643,444	1,646,844											
Exited advanced approach tier 2 capital																
Total capital	17,246,434	12,855,953	11,413,138	11,121,612	10,757,082											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	174,144,194	121,132,711	108,603,616	106,411,242	102,499,123											
Less: Deductions from common equity tier 1 capital	5,538,489	2,171,032	2,197,004	2,232,394	2,231,917											
Less: Other deductions	0	0	0	0	0											
Total assets for leverage ratio	168,605,705	118,961,679	106,406,612	104,178,848	100,267,206											
Total risk-weighted assets	131,266,165	88,878,043	87,511,987	85,748,671	80,340,458											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	9.33	12.37	6	10	12.35	15	9.88	12.11	19	9.65	12.09	10	10.01	12.16	16	
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45	
Tier 1 capital, column A	10.99	13.11	15	12.47	13.08	46	11.26	12.78	28	11.05	12.85	21	11.34	12.95	28	
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45	
Total capital, column A	13.14	14.91	19	14.46	15.23	45	13.04	14.36	32	12.97	14.45	27	13.39	14.63	34	
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45	
Tier 1 leverage	8.56	8.98	40	9.32	9.13	56	9.26	9.76	41	9.10	9.71	34	9.09	9.53	36	
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		6,362			16,078			25,642			27,205			33,122		-60.43	-81.47
Total property and casualty assets		0			0			8,844			9,184			10,092			-100.00
Reinsurance recoverables (P/C)																	
Total life and health assets		6,362			16,078			16,798			18,021			23,030		-60.43	-71.68
Reinsurance recoverables (L/H)		0			0			0			0			0			
Separate account assets (L/H)																	
Total insurance underwriting equity		5,716			13,883			20,255			16,998			17,105		-58.83	-63.67
Total property and casualty equity		0			0			8,530			8,256			8,044			-100.00
Total life and health equity		5,716			13,883			11,725			8,742			9,061		-58.83	-27.71
Total insurance underwriting net income		860			2,246			3,195			3,929			3,480		-61.71	-73.87
Total property and casualty		0			88			263			218			216		-100.00	-100.00
Total life and health		860			2,158			2,932			3,711			3,264		-60.15	-71.03
Claims and claims adjusted expense reserves (P/C)		0			0			313			328			762			-100.00
Unearned premiums (P/C)		0			0			74			120			208			-100.00
Policyholder benefit and contractholder funds (L/H)		3			4			9			70			141		-25.00	-98.87
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		82,472			75,707			68,085			60,802			61,178		8.94	27.54
Other insurance activities income		82,398			75,633			67,897			60,453			60,452		8.94	29.60
Insurance and reinsurance underwriting income		74			74			188			349			726		0.00	-93.18
Premiums		74			74			188			349			726		0.00	-93.18
Credit related insurance underwriting		74			74			188			349			726		0.00	-93.18
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		10,587			8,713			9,648			462			500		21.51	729.05
Net assets of insurance underwriting subsidiaries		6,262			16,252			16,349			18,012			18,766		-61.47	-67.78
Life insurance assets		2,765,056			2,576,738			2,542,234			2,507,007			2,465,915		7.31	13.69

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	83	0.01	0	84	0.02	0.01	87	0.03	0.01	87	0.03	0.01	86			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	53.11	18	0	53.67	17	34.49	51.47	46	33.76	56.12	40	30.47	52.23	42			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	46.89	82	100	46.33	82	65.51	48.53	53	66.24	43.88	59	69.53	47.77	57			
Separate account assets (L/H) / Total life assets	0	13.40	42	0	11.24	43	0	7.26	42	0	8.53	44	0	2.52	45			
Insurance activities revenue / Adjusted operating income	1.37	0.36	85	1.56	0.41	85	1.44	0.47	84	1.34	0.47	82	1.40	0.55	80			
Premium income / Insurance activities revenue	0.09	2.76	84	0.10	2.84	81	0.28	7.32	75	0.57	4.86	75	1.19	4.64	77			
Credit related premium income / Total premium income	100	32.99	84	100	38.23	81	100	34.91	83	100	44.54	78	100	43.04	79			
Other premium income / Total premium income	0	67.01	15	0	61.77	18	0	65.09	16	0	55.46	21	0	56.96	20			
Insurance underwriting net income / Consolidated net income	0.07	0.02	89	0.27	0.03	91	0.23	0.08	87	0.28	0.08	88	0.29	0.04	91			
Insurance net income (P/C) / Equity (P/C)		23.22				15.59		3.08	19.86	23	2.64	15.64	26	2.69	5.74	60		
Insurance net income (L/H) / Equity (L/H)	15.05	4.49	83	15.54	3.62	84	25.01	5.13	88	42.45	1.99	94	36.02	-2.99	95			
Insurance benefits, losses, expenses / Insurance premiums	14,306.76	927.51	94	11,774.32	447.82	95	5,131.91	233.61	96	132.38	160.49	69	68.87	127.33	37			
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07		0	0.15	42	0	0.17	43	0	0.48	36			
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0.15	45	0	2.31	47	0	0	47			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	89	0.01	0	92	0.01	0	89	0.02	0	89	0.02	0	88			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.80	12	68	19.98	11.03	88	23.90	11.51	92	24.46	10.22	95	25.16	9.84	96			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		116,677			91,279			114,314			72,496			39,748				
Net assets of broker-dealer subsidiaries / Consolidated assets	0.07	0.46	80	0.07	0.75	81	0.10	1.39	77	0.07	1.79	74	0.04	1.54	70			

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	1,115,297	617,786	568,224	700,253	588,198
Real estate loans.....	1,749	0	0	0	0
Commercial and industrial loans	417,627	58,136	74,823	97,554	103,453
Loans to depository institutions and other banks acceptances	695,921	559,650	493,401	602,699	484,745
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	4,300	4,300	4,301	4,300	2,300
Interest-bearing bank balances	22,057	0	0	0	0
Total selected foreign assets	1,141,654	622,086	572,525	704,553	590,498
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	1.14	0.66	73	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	80.53	6.83	88	8.72	-2.40	73	-18.85	22.48	14	19.05	7.24	69	91.17	21.19	88
Total selected assets.....	83.52	9.48	90	8.66	2.04	64	-18.74	12.40	18	19.32	3.24	71	89.50	21.86	86
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	225,366	482,229	1,022,461		-100.00
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	225,366	482,229	1,022,461		-100.00
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		-100.00
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0.21	0.44	0.98		
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0.21	0.44	0.98		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans				17.38	16.75	15.36		
Home equity lines				10.14	10.69	11.40		
Credit card receivables.....				0.96	1.18	1.07		
Auto loans and other consumer loans.....				22.24	21.64	22.30		
Commercial and industrial loans				29.61	29.67	27.80		
All other loans and leases.....				19.66	20.06	22.07		

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
	Dollar Amount in Thousands					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....			0	0	0		
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....			0	0	0		
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....			0	0	0		
Seller's interest carried as securities and loans			0	0	0		
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0.43	0.48	0.60	1.29	0.92		
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	4,008	6,688	11,512	-100.00	
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	-100.00	
Total 30–89 days past due securitized assets.....	0	0	4,008	6,688	11,512	-100.00	
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	465	729	1,316	-100.00	
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	-100.00	
Total 90+ days past due securitized assets	0	0	465	729	1,316	-100.00	
Total past due securitized assets.....	0	0	4,473	7,417	12,828	-100.00	
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	317	2,945	5,443	-100.00	
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	423	-100.00	
Total net losses on securitized assets.....	0	0	317	2,945	5,866	-100.00	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans			1.78	1.39	1.13
Commercial and industrial loans					
All other loans and leases			1.78	1.39	1.13
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans			0.21	0.15	0.13
Commercial and industrial loans					
All other loans and leases			0.21	0.15	0.13
Total 90+ days past due securitized assets			1.98	1.54	1.25
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans			0.14	0.61	0.53
Commercial and industrial loans					
All other loans and leases			0.14	0.61	0.57
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans			1.25	1.32	1.77
Home equity lines			0.57	0.60	0.57
Credit card receivables			1.51	1.49	1.25
Commercial and industrial loans			0.09	0.15	0.07
All other loans and leases			0.59	0.60	0.49
Total managed loans past due 30–89 days			0.57	0.61	0.60
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans			0.96	1.04	0.60
Home equity lines			0.13	0.15	0.12
Credit card receivables			0.72	0.54	0.49
Commercial and industrial loans			0	0	0.01
All other loans and leases			0.09	0.07	0.07
Total managed loans past due 90+ days			0.23	0.23	0.15
Total Past Due Managed Assets			0.80	0.84	0.75
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans			0.03	0.03	0.06
Home equity lines			0.11	0.07	0.08
Credit card receivables			7.24	5.14	4.04
Commercial and industrial loans			0.42	0.07	0.08
All other loans and leases			0.33	0.23	0.31
Net Losses on Managed Assets Percent of Total Managed Assets			0.35	0.19	0.23

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Operating Income								
Income from bank subsidiaries		1,397,477	1,530,319	692,407	1,749,175	318,383	-8.68	591.51
Dividends		1,394,398	1,526,798	684,697	1,721,697	298,198	-8.67	640.91
Interest		3,079	3,521	7,710	27,478	20,185	-12.55	-77.84
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		20,258	37,546	5,536	2,201	16,187	-46.04	48.97
Dividends		19,000	36,310	3,409	0	13,714	-47.67	66.99
Interest		1,258	1,236	2,127	2,201	2,473	1.78	-43.36
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0				0		
Dividends		0				0		
Interest		0				0		
Management and service fees		0				0		
Other income		0				0		
Total income from subsidiaries		1,417,735	1,567,865	697,943	1,751,376	334,570	-9.58	557.30
Securities gains (losses)		0	0	0	0	0		
Other operating income		-2,074	9,130	1,806	-2,235	3,559		
Total operating income		1,415,661	1,576,995	699,749	1,749,141	338,129	-10.23	556.34
Operating Expenses								
Personnel expenses		6,127	16,519	6,126	2,448	19,106	-62.91	-48.77
Interest expense		60,417	115,089	142,742	123,650	91,300	-47.50	13.15
Other expenses		230,971	123,492	144,684	118,213	114,710	87.03	79.74
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		297,515	255,100	293,552	244,311	225,116	16.63	53.47
Income (loss) before taxes		1,119,855	1,324,113	406,584	1,504,830	113,013	-15.43	5028.72
Applicable income taxes (credit)		-56,478	-46,049	-63,418	-48,507	-55,550		
Extraordinary items						0		
Income before undistributed income of subsidiaries		1,176,333	1,370,162	470,002	1,553,337	168,563	-14.15	1406.38
Equity in undistributed income of subsidiaries		118,383	-552,950	940,912	-160,324	1,017,519		-81.32
Bank subsidiaries		97,017	-546,729	907,727	-186,343	1,015,378		-84.58
Nonbank subsidiaries		21,366	-6,221	33,185	26,019	2,141		373.75
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		1,294,716	817,212	1,410,914	1,393,013	1,186,082	58.43	81.89
Memoranda								
Bank net income		1,491,415	980,069	1,592,424	1,535,354	1,313,576	52.17	82.45
Nonbank net income		40,366	30,089	36,594	26,019	15,855	34.16	154.07
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		19,606,697	84.43	12,818,678	71.67	12,892,784	77.92	12,245,201	12,505,495	52.95	71.05
Common and preferred stock		19,296,663	83.10	12,508,643	69.94	12,832,750	77.56	11,493,318	11,696,333	54.27	80.88
Excess cost over fair value		13,215	0.06	13,215	0.07	13,215	0.08	13,092	11,524	0.00	14.67
Loans, advances, notes, and bonds		296,819	1.28	296,820	1.66	46,819	0.28	729,800	729,800	0.00	-59.33
Other receivables		0	0	0	0	0	0	8,991	67,838		-100.00
Investment in nonbank subsidiaries		252,447	1.09	184,116	1.03	198,567	1.20	182,446	169,463	37.11	-53.66
Common and preferred stock		217,199	0.94	147,091	0.82	164,758	1	142,190	111,161	47.66	-56.53
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		35,248	0.15	37,025	0.21	33,809	0.20	39,787	57,639	-4.80	-21.13
Other receivables		0	0	0	0	0	0	469	663		-100.00
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0				
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0				
Other receivables		0	0	0	0	0	0				
Assets Excluding Investment in Subsidiaries											
Net loans and leases		83,767	0.36	63,212	0.35	56,500	0.34	50,881	39,428	32.52	322.94
Securities		223,016	0.96	38,997	0.22	37,890	0.23	32	32	471.88	13657.93
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		2,832,449	12.20	4,465,546	24.97	3,119,320	18.85	2,351,774	1,617,773	-36.57	61.59
Cash and due from unrelated depository institution		34	0	41	0	27	0	0	0	-17.07	
Premises, furnishings, fixtures and equipment		1,349	0.01	1,967	0.01	2,112	0.01	1,672	1,622	-31.42	-20.69
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		222,375	0.96	312,070	1.74	238,783	1.44	172,981	198,797	-28.74	-4.60
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		23,222,134	100.00	17,884,627	100.00	16,545,983	100.00	15,004,987	14,532,610	29.84	65.68
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		2,077,506	8.95	3,635,923	20.33	3,292,011	19.90	2,419,864	2,319,123	-42.86	-10.55
Subordinated notes and debentures		785,568	3.38	255,497	1.43	552,092	3.34	544,391	557,677	207.47	40.85
Other liabilities		750,470	3.23	607,161	3.39	577,988	3.49	669,190	519,145	23.60	42.48
Balance due to subsidiaries and related institutions		312,162	1.34	393,706	2.20	329,145	1.99	269,840	322,756	-20.71	3.55
Total liabilities		3,925,706	16.91	4,892,287	27.35	4,751,236	28.72	3,903,285	3,718,701	-19.76	5.86
Equity Capital		19,296,428	83.09	12,992,340	72.65	11,794,747	71.28	11,101,702	10,813,909	48.52	87.20
Perpetual preferred stock (income surplus)		2,176,599	9.37	2,195,898	12.28	1,207,482	7.30	1,207,482	1,075,606	-0.88	103.19
Common stock		14,440	0.06	10,223	0.06	10,245	0.06	10,506	10,753	41.25	32.65
Common surplus		15,212,304	65.51	8,776,189	49.07	8,800,943	53.19	9,176,509	9,702,131	73.34	53.95
Retained earnings		2,202,345	9.48	1,877,659	10.50	2,088,184	12.62	1,361,346	588,356	17.29	
Accumulated other comprehensive income		-229,940	-0.99	191,562	1.07	-256,505	-1.55	-608,860	-528,246		
Other equity capital components		-79,320	-0.34	-59,191	-0.33	-55,602	-0.34	-45,281	-34,691		
Total liabilities and equity capital		23,222,134	100.00	17,884,627	100.00	16,545,983	100.00	15,004,987	14,532,610	29.84	65.68
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		247,508	1.07	251,745	1.41	251,563	1.52	252,619	252,585	-1.68	-2.35
Notes payable to subsidiaries that issued TPS		247,508	1.07	251,745	1.41	251,563	1.52	252,619	252,585	-1.68	-2.35
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	7.63	11.94	9	6.64	7.29	38	12.21	9.68	78	12.60	10.40	75	11.18	7.61	81
Bank net income / Average equity investment in banks	8.97	11.80	24	7.73	7.45	51	12.87	10.51	77	13.32	11.19	75	11.91	8.74	77
Nonbank net income / Average equity investment in nonbanks	20.31	13.12	73	19.45	9.75	81	23.88	7.89	85	22.05	7.10	88	3.80	4.73	47
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	115.19	96.79	96	119.93	88.16	94	112.86	82.22	91	110.22	82.56	88	110.75	80.64	84
Nonbank net income / Parent net income	3.12	3.40	69	3.68	3.59	71	2.59	5.93	68	1.87	3.78	67	1.34	7.76	54
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	20.34	16.81	72	37.66	20.06	80	40.28	20.43	80	35.16	20.88	78	34.39	19.94	79
Total debt / Equity capital	14.84	11.71	72	29.95	14.41	81	32.59	14.31	79	26.70	14.69	77	26.60	13.95	77
Total debt + notes payable to subs that issued TPS / Equity capital	16.12	13.63	70	31.89	16.67	81	34.72	16.36	79	28.98	17.10	77	28.94	16.10	78
Total debt + Loans guaranteed for affiliate / Equity capital	14.84	11.77	72	29.95	14.68	81	32.59	14.56	79	26.70	15.14	77	26.60	14.35	77
Total debt / Equity capital – excess over fair value	14.85	11.81	71	29.98	14.52	81	32.63	14.51	79	26.73	14.81	77	26.63	14.10	77
Long-term debt / Equity capital	14.84	10.95	73	29.95	13.56	81	32.59	13.04	80	26.70	13.37	77	26.60	12.69	78
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0.07	0.05	84	0.10	0.08	82	0.11	0.12	82	0.12	0.12	83	0.11	0.17	80
Long-term debt / Consolidated long-term debt	48.34	39.86	51	59.69	34.67	75	47.54	28.44	69	37.69	28.63	64	43.43	26.93	70
Double Leverage															
Equity investment in subs / Equity capital	101.20	103.22	45	97.51	102.81	20	110.31	103.22	83	104.93	103.10	63	109.29	102.10	82
Total investment in subs / Equity capital	102.92	108.40	42	100.08	110.16	25	110.99	111.07	72	111.94	112.48	65	117.21	111.30	77
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.18	0.29	50	-0.40	0.47	18	0.86	0.36	73	0.39	0.35	57	0.85	0.52	66
Equity investment in subs – equity cap / Net income-div (X)	0.69	1.05	49		1.82		1.67	1.22	71	0.70	1.22	36	1.37	2.64	44
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	117.96	152.85	38	166.96	136.59	73	78.85	177.68	12	211.20	162.34	75	60.73	141.81	12
Cash from ops + noncash items + op expense / Op expense + dividend	108.81	154.48	32	180.79	147.24	73	77.73	190.27	9	236.87	174.91	79	61.59	148.20	11
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	39.74	98.54	11	177.25	134.08	76	180.47	116.34	87	160.38	103.19	88	82.15	92.33	33
Pretax operating income + interest expense / Interest expense	1,953.54	1,835.33	68	1,250.51	2,016.32	57	384.84	1,968.54	22	1,317.01	2,898.75	56	223.78	1,909.25	20
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,714.37	1,770.77	66	1,198.65	1,539.23	62	367.32	1,632.83	20	1,237.11	1,369.37	60	215.98	1,547.94	19
Dividends + interest from subsidiaries / Interest expense + dividends	139.10	174.12	46	187.42	150.43	73	84.33	210.80	10	238.62	188.90	73	61.29	172.51	9
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)	9.84	47.61	19	8.14	35.64	24	19.15	57.11	38	20.02	33.93	40	15.69	24.63	42
Other Ratios															
Net assets that reprice within 1 year / Total assets	10.47	3.44	87	23	3.85	98	16.70	2.64	94	11.95	2.61	90	8.75	3.24	82
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.17	46	0	0.10	46	0	0.04	43	0	0.24	47	0	0.10	44
Nonaccrual	0	0.92	42	0	1.03	40	0	0.54	40	0	6.54	38	0	7.38	36
Total	0	1.09	39	0	1.13	37	0	0.58	34	0	6.78	36	0	7.48	34
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.17	1.76	58	0.21	2.66	56	0.25	5.62	55	0.21	5.50	52	0.20	5.68	47
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	81.51	66.37	67	52.66	81.10	30	145.73	57.84	92	39.29	57.26	29	269.66	68.72	95
Dividends declared / Net income	74.06	28.27	97	88.28	42.29	94	48.54	33.08	79	43.81	27.33	82	38.32	31.29	59
Net income – dividends / Average equity.....	1.98	8.62	2	0.78	4.14	13	6.28	6.46	47	7.08	7.33	46	6.90	5.03	74
Percent of Dividends Paid															
Dividends from bank subsidiaries	145.43	155.92	54	211.62	132.17	76	99.97	178.13	25	282.10	157.73	83	65.60	130.71	26
Dividends from nonbank subsidiaries	1.98	4.90	66	5.03	3.41	76	0.50	7.53	53	0	7.13	23	3.02	12.57	65
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	147.41	203.53	44	216.66	174.85	73	100.47	260.40	13	282.10	215.26	76	68.62	196.35	11
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	93.49	45.96	91	155.78	60.28	97	43	66.55	27	112.14	60.71	90	22.70	59	20
Interest income from bank subsidiaries.....	0.21	0.11	81	0.36	0.36	72	0.48	0.54	69	1.79	0.52	83	1.54	0.76	75
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	93.70	51.33	90	156.14	62.88	96	43.48	69.36	27	113.93	63.43	86	24.24	62.82	21
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	47.07	62.63	46	120.68	56.39	80	9.32	82.95	33	0	51.40	17	86.50	102.35	60
Interest income from nonbank subsidiaries.....	3.12	2.44	78	4.11	7.38	73	5.81	20.25	64	8.46	18.56	62	15.60	8.11	78
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries	50.19	87.22	41	124.78	79.84	77	15.13	150.41	18	8.46	99.33	24	102.09	165.35	60
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.50	74.16	59	96.82	69.76	60	97.85	67.32	68	98.43	65.18	70	88.19	59.17	57
Interest income from bank subsidiaries.....	0.22	0.23	79	0.22	0.63	65	1.10	0.80	72	1.57	0.92	77	5.97	0.94	90
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	98.72	83.13	53	97.04	82.20	46	98.95	78.80	60	100	74.20	90	94.16	69.23	47
Dividends from nonbank subsidiaries	1.34	3.07	68	2.30	1.95	74	0.49	2.65	57	0	2.57	23	4.06	2.65	76
Interest income from nonbank subsidiaries.....	0.09	0.18	81	0.08	0.73	76	0.30	1.19	75	0.13	2.32	69	0.73	2.79	72
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	1.43	4.67	62	2.38	4.70	65	0.79	7.29	49	0.13	7.64	41	4.79	9.99	63
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt	8.64	26.38	40	6.47	27.08	39	6.54	28.33	40	8.52	26.53	42	8.78	39.18	46